

**UNITED STATES BANKRUPTCY COURT
Northern District of California**

In Lauren J. Massa–Lochridge Re:	Case No.: 18–42193 RLE 7
Debtor(s)	Chapter: 7

**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION OF
INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL MANAGEMENT
(Official Form 423)**

Each debtor did not file Debtor's Certification of Completion of Instructional Course Concerning Personal Financial Management, Official Form 423 (Interim Rule of Bankruptcy Procedure 1007(b)(7)). Pursuant to 11 U.S.C. § 727, Official Form 423 **MUST BE FILED** by each debtor before a discharge can be entered for that individual debtor.

Notice is hereby given that failure to file the certification (Official Form 423) within 45 days of this notice may result in the case being closed without an entry of a discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 423, the debtor(s) may be required to pay the full reopening fee due for filing the motion.

Dated: 3/8/19

For the Court:

Edward J. Emmons
Clerk of Court
United States Bankruptcy Court
1300 Clay Street, Suite 300
Oakland, CA 94612